

<b>Information to identify the case:</b>					
Debtor 1	<b>Philip J. Cook</b>			Social Security number or ITIN	<b>xxx-xx-9928</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>16-21307-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip J. Cook

7/12/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Philip J. Cook  
Debtor

Case No. 16-21307-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 12, 2021

User: mgut  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2021:

Recip ID	Recipient Name and Address
db	+ Philip J. Cook, 5576 Glen Hill Drive, Bethel Park, PA 15102-3326
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14208802	+ AES/PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1419
14208803	+ Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3715
14208805	Bank of America, P.O. Box 5982238, El Paso, TX 79999
14253635	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14242202	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
14208809	+ Nationwide Bank, PO Box 31027, Tampa, FL 33631-3027
14271470	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14219409	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14208810	+ PennyMac, PO Box 660929, Dallas, TX 75266-0929
14208813	+ Slate Visa from Chase, PO Box 15153, Wilmington, DE 19886-5153

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 13 2021 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2021 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 13 2021 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2021 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14232348	EDI: BECKLEE.COM	Jul 13 2021 03:48:00	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14208804	+ EDI: AMEREXPR.COM	Jul 13 2021 03:48:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14208807	EDI: JPMORGANCHASE	Jul 13 2021 03:48:00	Chase Rewards Club, P.O. Box 15298, Wilmington, DE 19850-5298
14419821	+ EDI: ECMC.COM	Jul 13 2021 03:48:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14208806	EDI: JPMORGANCHASE	Jul 13 2021 03:48:00	Chase Card, P.O. Box 15153, Wilmington, DE 19886-5153
14208808	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 12 2021 23:49:00	Kohls Payment Center, P.O Box 2983, Milwaukee,

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14248163	+ EDI: MID8.COM	Jul 13 2021 03:48:00	WI 53201-2983 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14964576	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 12 2021 23:53:23	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14269228	Email/Text: Bankruptcy.Notices@pnc.com	Jul 12 2021 23:49:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14208811	Email/Text: Bankruptcy.Notices@pnc.com	Jul 12 2021 23:49:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285
14208812	+ EDI: RMSC.COM	Jul 13 2021 03:48:00	Sams Club Discover, P.O. Box 960013, Orlando, FL 32896-0013
14208814	Email/Text: PFS.Analyst@stclair.org	Jul 12 2021 23:49:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14208815	+ EDI: WFFC.COM	Jul 13 2021 03:48:00	Wells Fargo, PO Box 25341, Santa Ana, CA 92799-5341
14233736	EDI: WFFC.COM	Jul 13 2021 03:48:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

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Lauren M. Lamb

on behalf of Debtor Philip J. Cook  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb  
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Pennymac Loan Services LLC mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 10